

FIG. 1

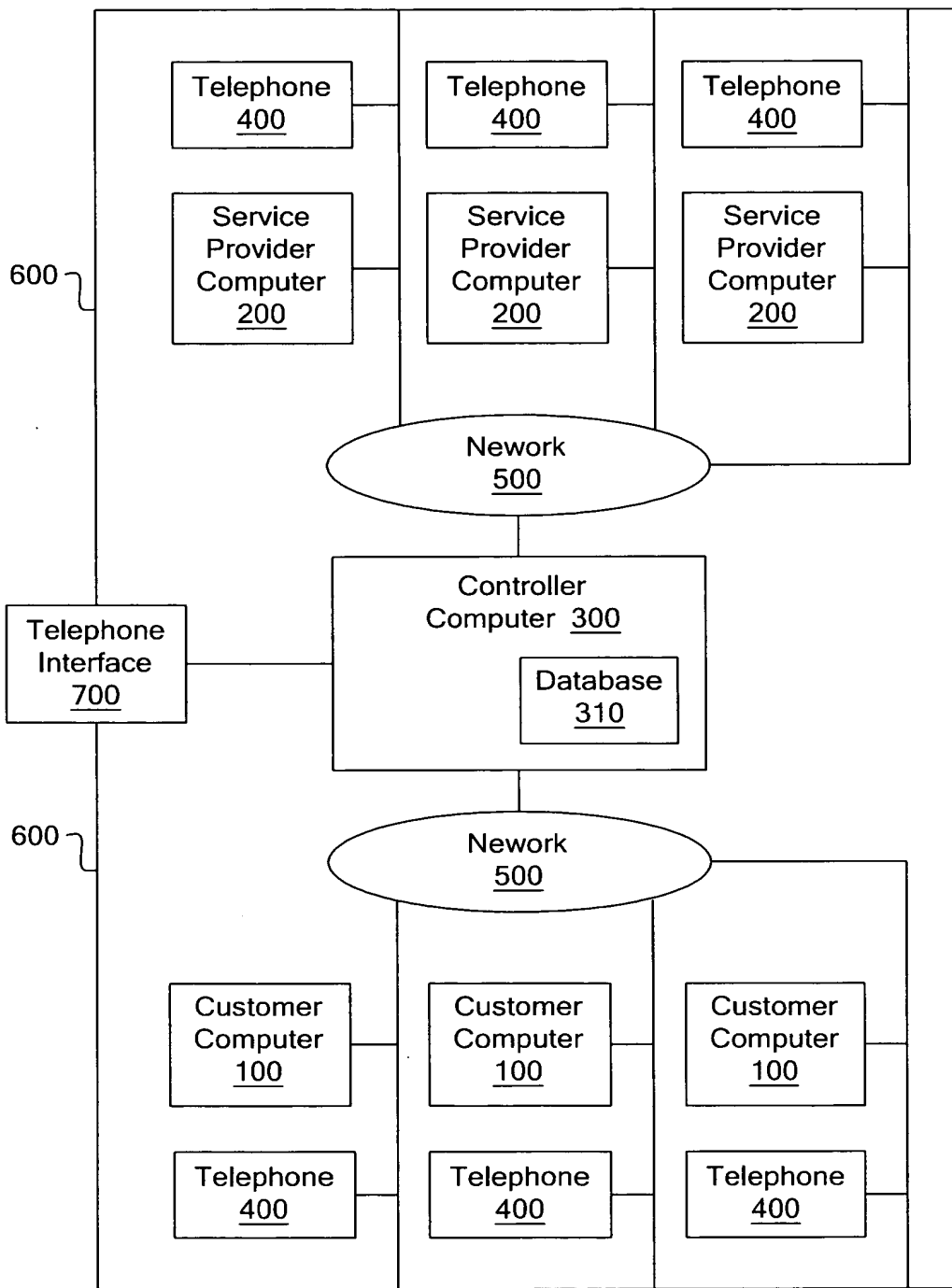


FIG. 2

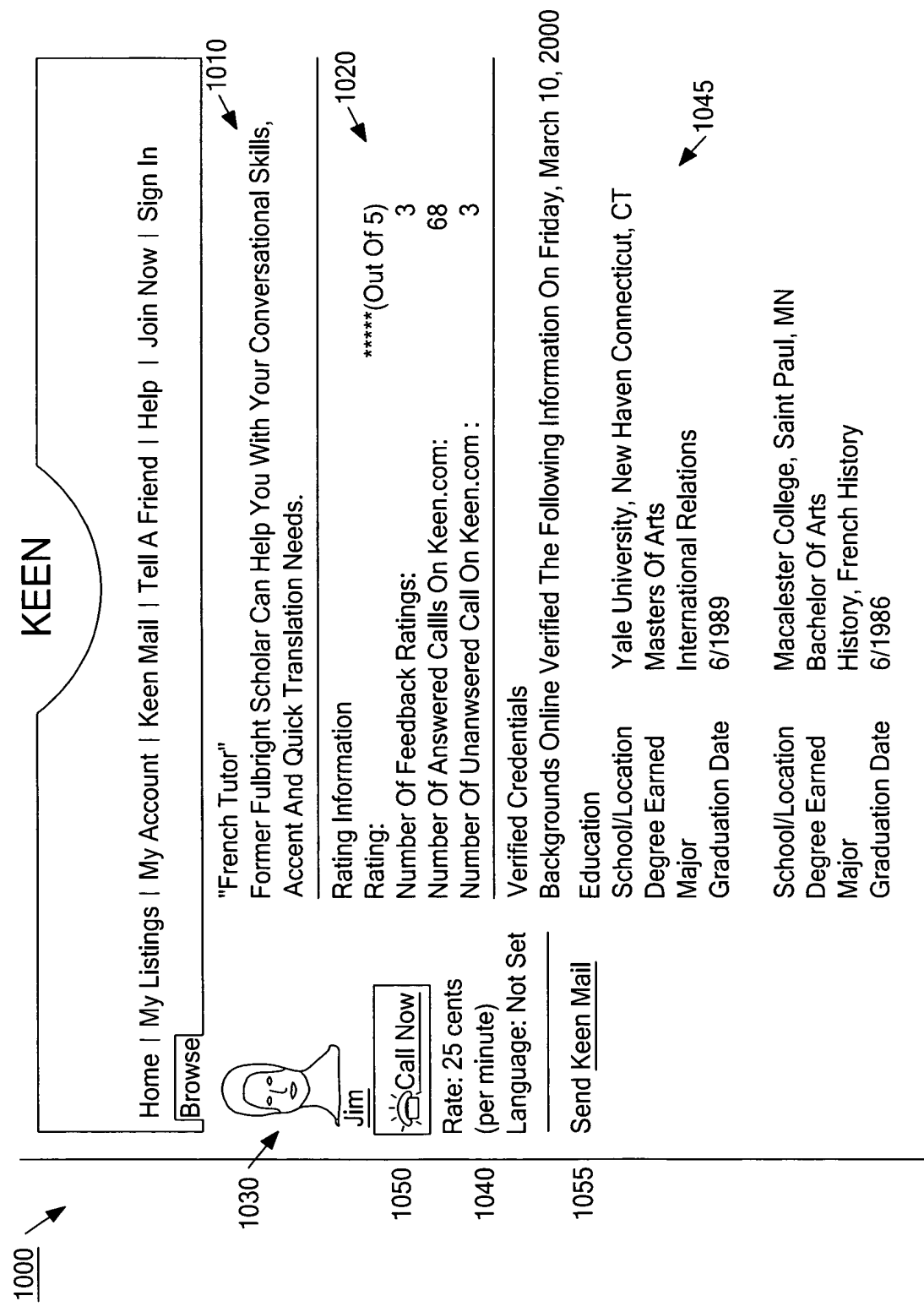
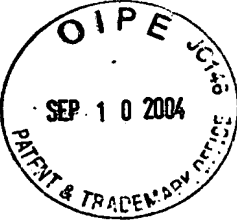



FIG. 3

1500 

KEEN.com

KEEN.com Is Calling Your Phone Right Now.

If You Use The Same Line To Go Online And To Make Phone Calls, Please Hang Up Your
Online Connection Now.

When You Answer, Please Press 1 On Your Touch-Tone Keypad To Accept.

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Keen.com Member Agreement

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Trust e
Site Privacy
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Site

FIG. 4



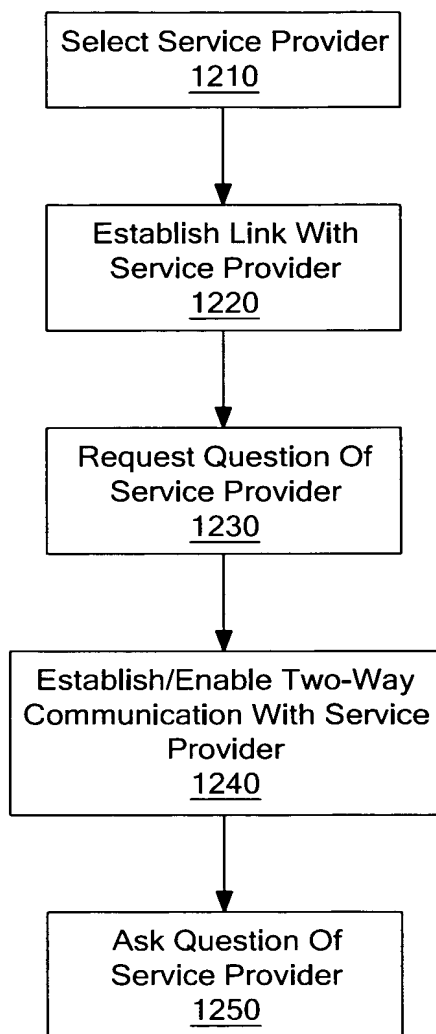



FIG. 5

1610 

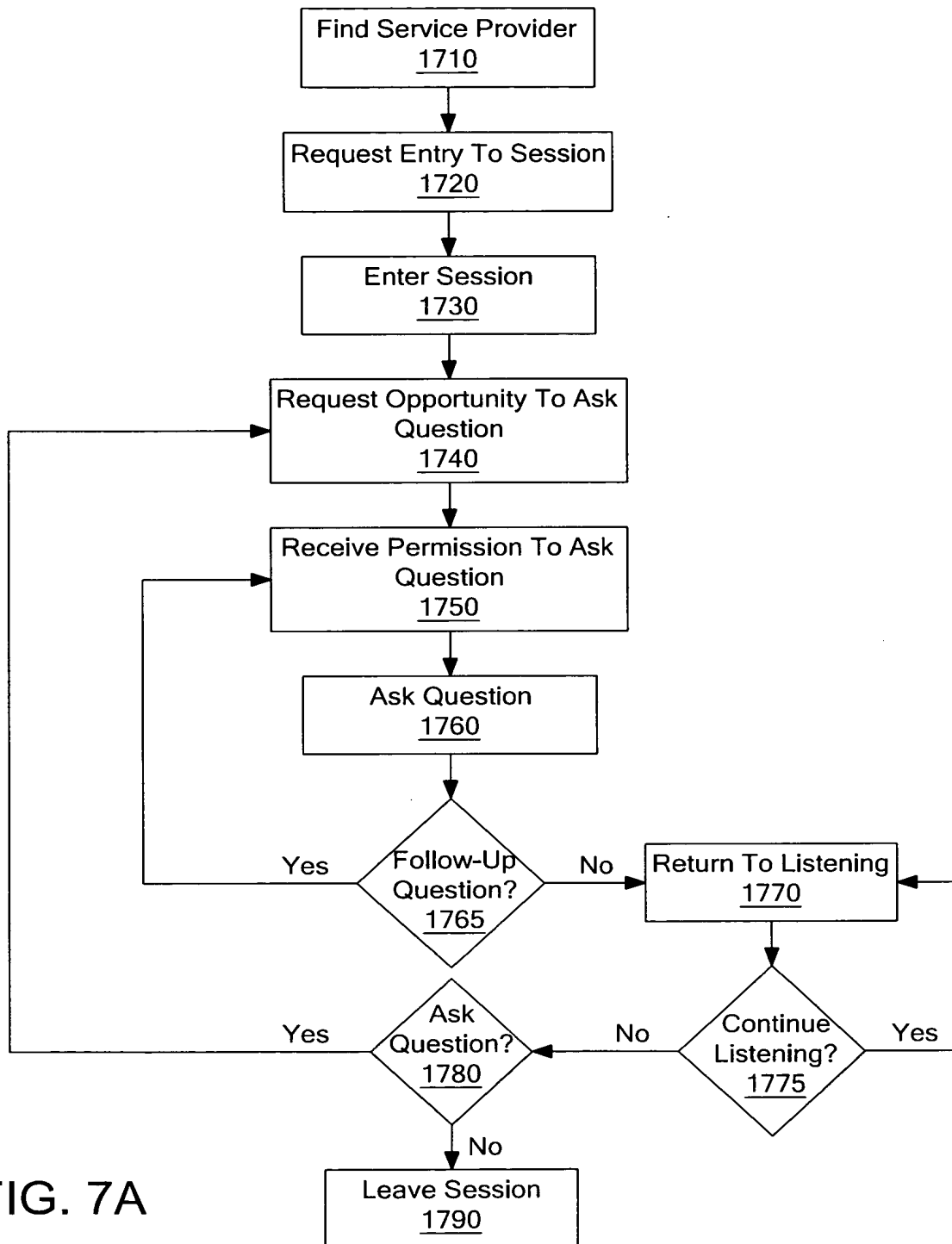


FIG. 7A

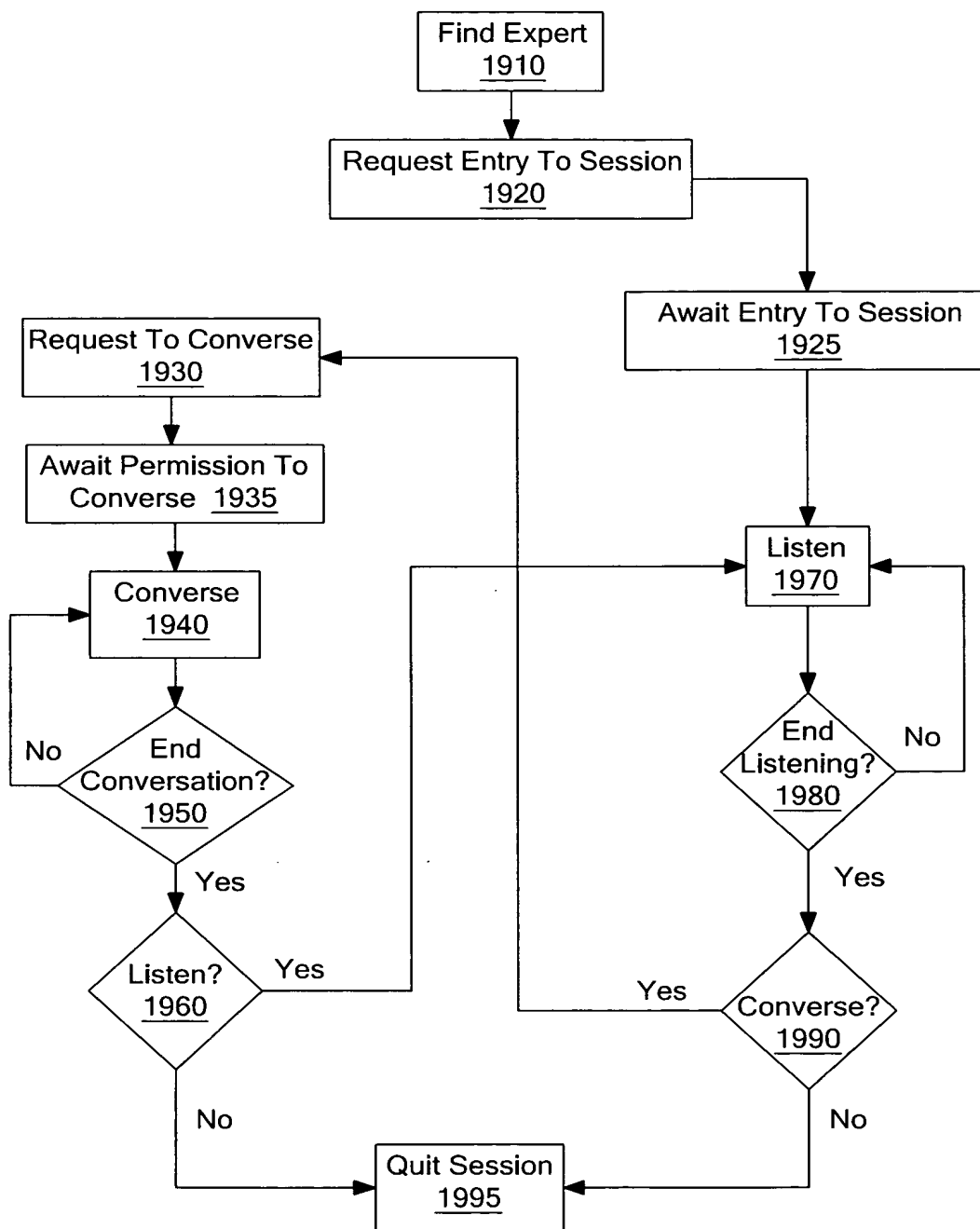


FIG. 7B

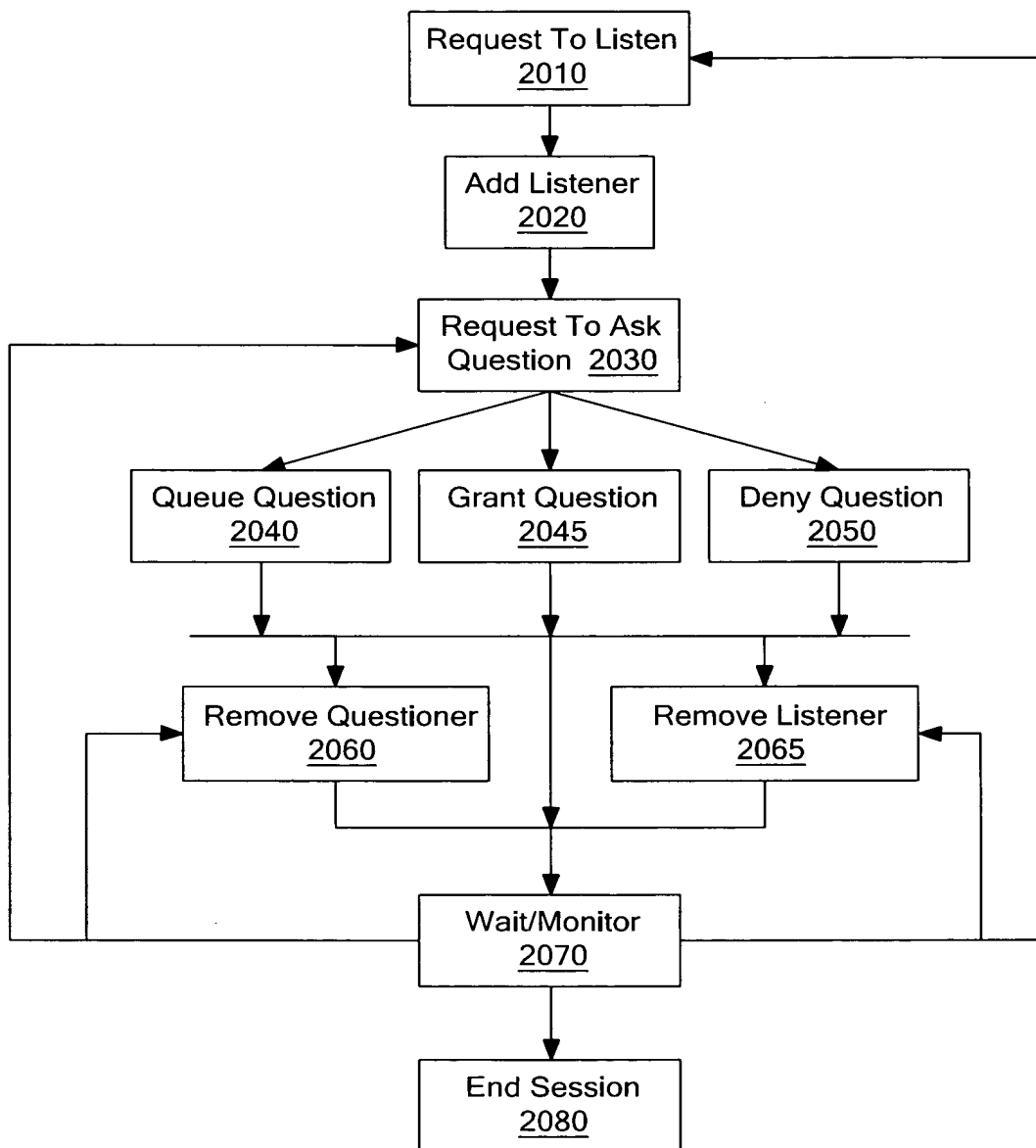


FIG. 8

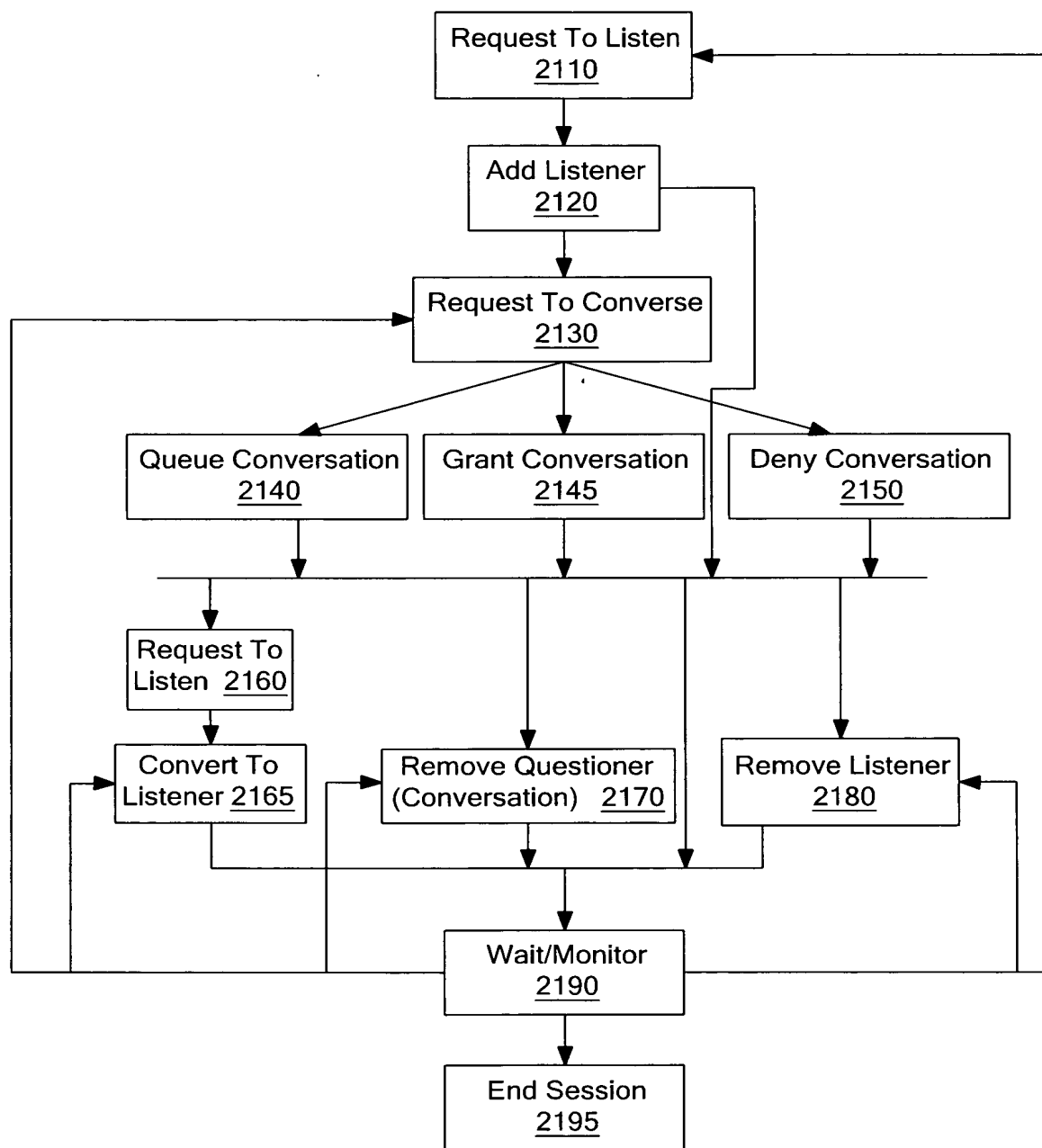


FIG. 9

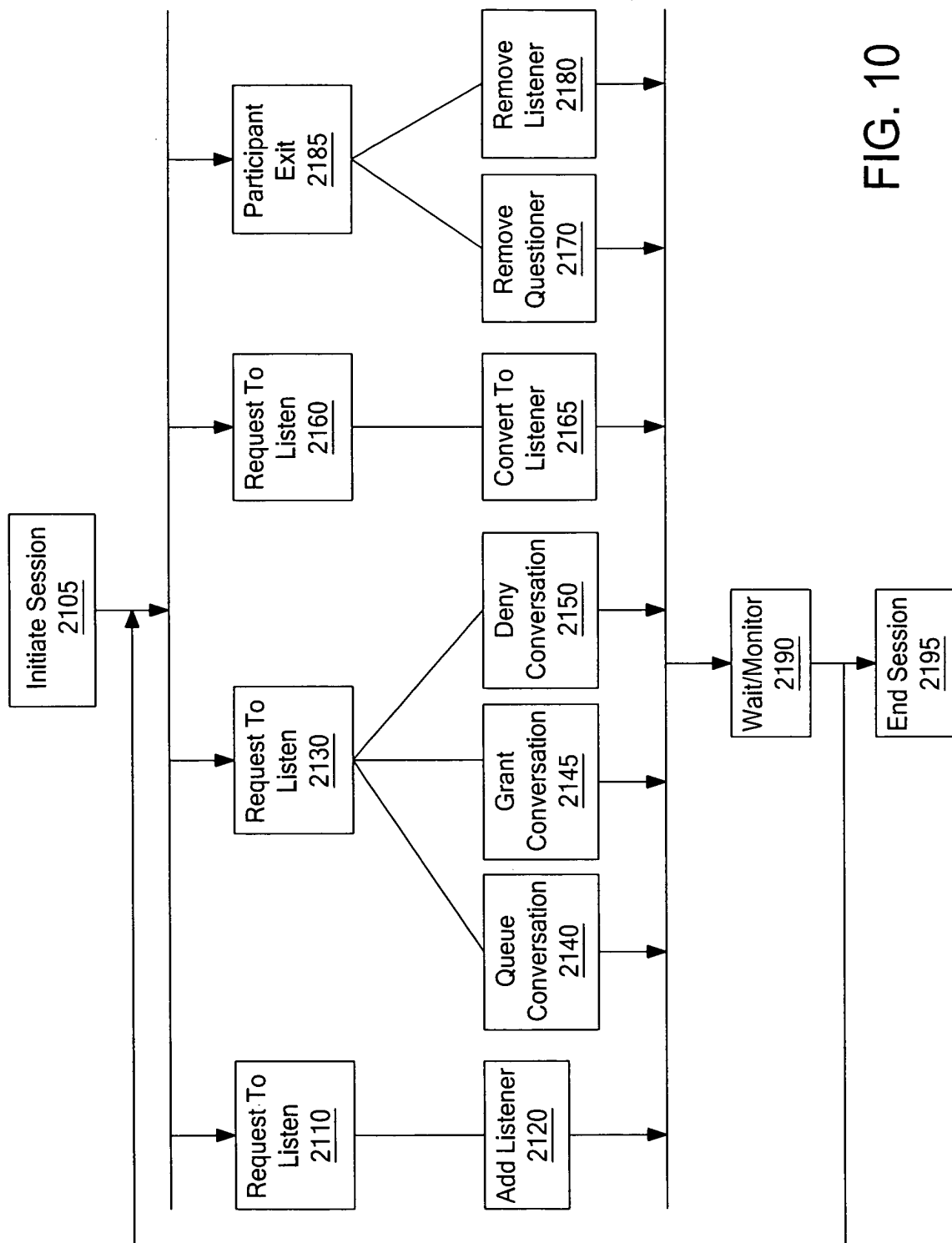


FIG. 10

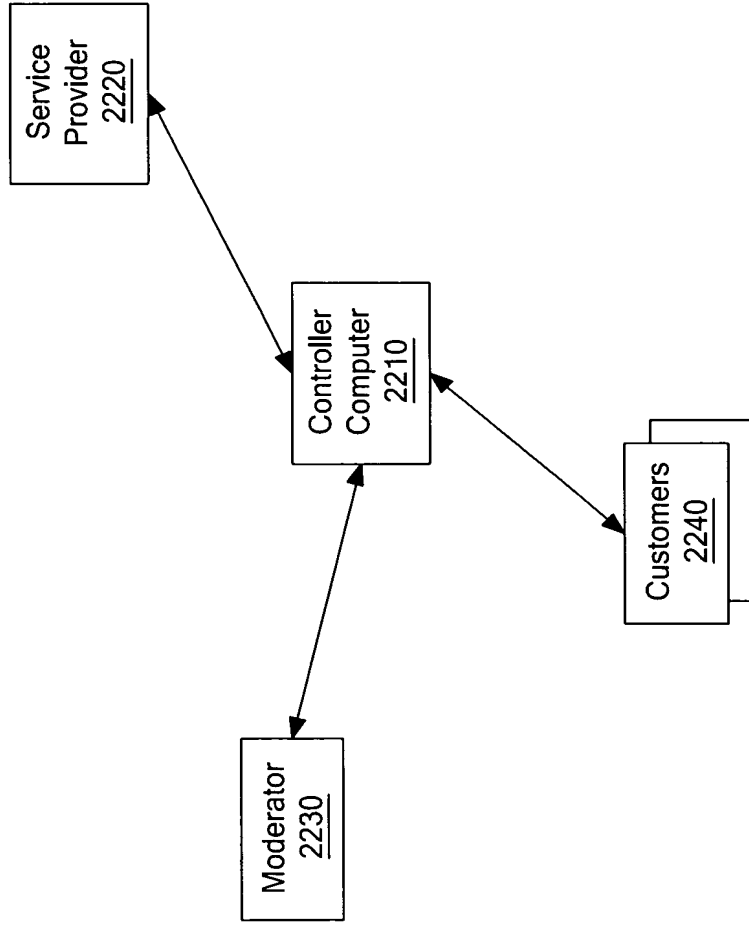


FIG. 11

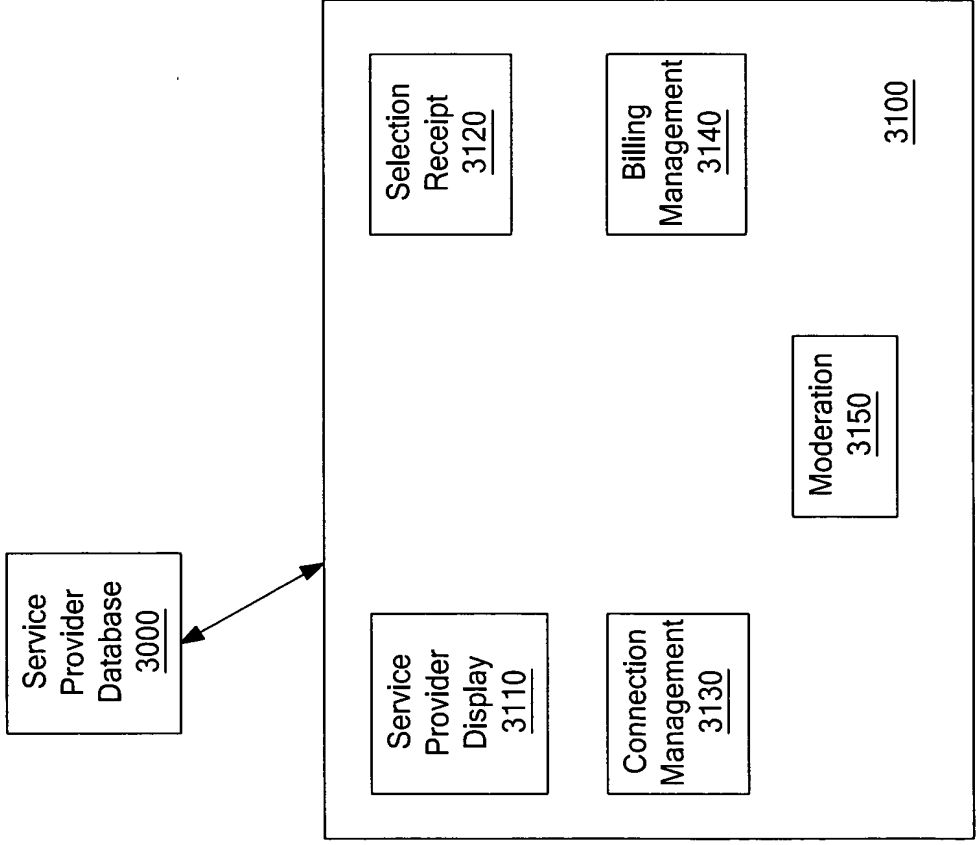


FIG. 12

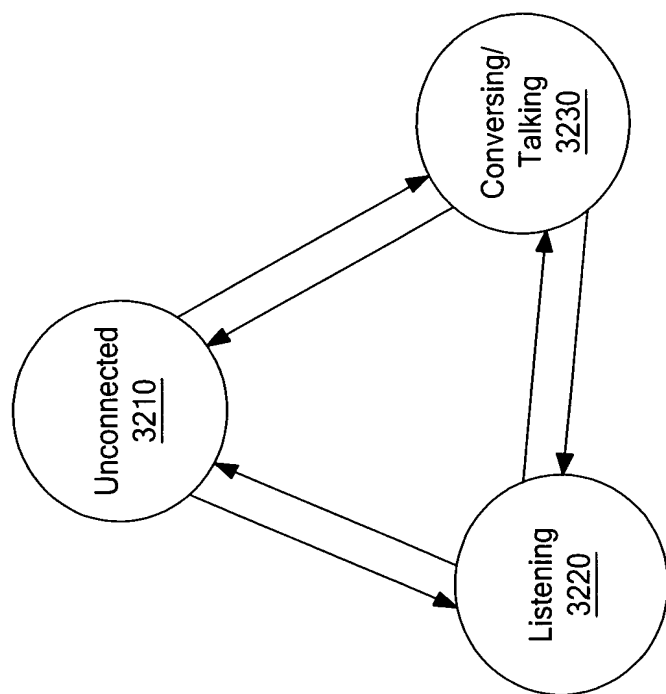


FIG. 13